

Information to identify the case:

Debtor 1	<u>Sheryl Eileen Picard</u>		Social Security number or ITIN <u>xxx-xx-7377</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN <u> </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>20-13106-CMG</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sheryl Eileen Picard

6/26/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sheryl Eileen Picard
Debtor

Case No. 20-13106-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db +Sheryl Eileen Picard, 11 Albert Drive, Old Bridge, NJ 08857-2529
518730968 +Foreclosure Processing Service, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
518730970 Metris Bank/Mastercard, 16340 N. Scottsdale Road, Suite 300, Scottsdale, AZ 85254
518730969 Metris Bank/Mastercard, c/o Eichenbaum & Stylianou, LLC, 10 Forest Avenue, P.O. Box 914, Paramus, NJ 07653-0914
518730972 +Middlesex County Sheriff's Office, Foreclosure Dept, 701 Livingston Avenue, New Brunswick, NJ 08901-3345
518730973 +Middlesex County Special Civil Part, P.O. Box 1146, 3rd Floor - Tower, New Brunswick, NJ 08903-1146
518730977 +Overlook Hospital, P.O. Box 35611, Newark, NJ 07193-5611
518730976 +Overlook Hospital, c/o Celentano, Stadtmauer & Walentowicz, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
518730980 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
518730979 +Providian Bank, c/o Cach of New Jersey, LLC, 2200 Fletcher Avenue, Fifth Floor, Fort Lee, NJ 07024-5005
518730978 +Providian Bank, c/o Bronson & Migliaccio, LLP, 2200 Fletcher Avenue, Fifth Floor, Fort Lee, NJ 07024-5005
518730982 +Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
518730981 +Select Portfolio Servicing, Inc, c/o KML Law Group, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Jun 27 2020 04:38:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2020 01:28:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 27 2020 01:28:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518730963 +E-mail/Text: backoffice@affirm.com Jun 27 2020 01:29:19 Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
518730962 +E-mail/Text: backoffice@affirm.com Jun 27 2020 01:29:19 Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
518730965 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 27 2020 01:32:23 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518730964 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 27 2020 01:32:22 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518730966 +EDI: BLUESTEM Jun 27 2020 04:38:00 Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
518730967 +EDI: BLUESTEM Jun 27 2020 04:38:00 Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518730974 E-mail/Text: ml-ebn@missionlane.com Jun 27 2020 01:26:39 Mission Lane LLC, Attn: Bankruptcy Notice, 237 Kerna St #197, San Francisco, CA 94108
518730975 E-mail/Text: ml-ebn@missionlane.com Jun 27 2020 01:26:40 Mission Lane LLC, Po Box 105286, Atlanta, GA 30304
518730971 +E-mail/Text: mary@rabperformance.com Jun 27 2020 01:28:53 Metris Bank/Mastercard, c/o RAB Performance reco Veries LL, 10 Forest Ave # 300,, Paramus, NJ 07652-5238
518730983 +E-mail/Text: jennifer.chacon@spservicing.com Jun 27 2020 01:29:20 Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518732822 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518730984 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
518730985 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Jun 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor Trustee to JPMorgan Chase Bank, N.A., Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Thomas Orr tom@torrlaw.com, Torr@ecf.axiosfs.com

Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axiosfs.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Sheryl Eileen Picard courtdocs@oliverandlegg.com, R59915@notify.bestcase.com

TOTAL: 5